

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of

Harlan Arthur HURWITZ et al.

Attn: PCT Branch

Application No.: 10/524,110

Docket No.: 115572.01

Filed: December 5, 2005

For: PAYMENT MEDIA MANAGEMENT

**RESPONSE TO NOTIFICATION OF MISSING REQUIREMENTS**  
**UNDER 35 U.S.C 371 IN THE UNITED STATES DESIGNATED/**  
**ELECTED OFFICE (DO/EO/US) WITH DECLARATION**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:


In response to the Notification of Missing Requirements Under 35 U.S.C 371 in the United States Designated/Elected Office (DO/EO/US) (copy attached) mailed on July 5, 2005, submitted herewith is the executed Declaration of the inventors and a Power of Attorney. Any necessary Designation of Ten Attorneys for Power of Attorney or Transmittal of Power of Attorney and Statement Under 37 C.F.R. §3.73(b) is also attached. Any specification attached to and referenced in the Declaration is a copy of the specification and any amendments thereto which were filed in the Office in order to obtain a filing date for the application.

Attached is our Check No. 173632 for ☒\$130.00 ☐\$65.00 (entitlement to small entity status is asserted) for the fee under 37 C.F.R. §1.492(e).

Entry of these documents should complete all of the filing formalities and fully satisfy all requirements of the Notification of Missing Requirements. Accordingly, prompt issuance of a Notification of Acceptance and Official Filing Receipt, and prompt examination and allowance of this application are respectfully solicited.

The Commissioner is hereby authorized to charge any additional fee (or credit any overpayment) associated with this communication to Deposit Account No. 15-0461. Two duplicate copies of this paper are attached.

Respectfully submitted,

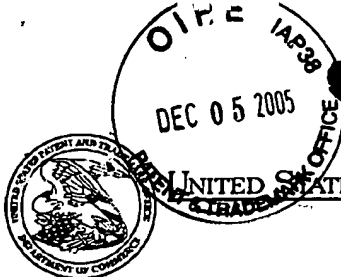
  
James A. Oliff  
Registration No. 27,075

Scott M. Schulte  
Registration No. 44,325

JAO:SMS/sxb  
Date: December 5, 2005

**OLIFF & BERRIDGE, PLC**  
**P.O. Box 19928**  
**Alexandria, Virginia 22320**  
**Telephone: (703) 836-6400**

<p>DEPOSIT ACCOUNT USE AUTHORIZATION Please grant any extension necessary for entry; Charge any fee due to our Deposit Account No. 15-0461</p>
--



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
 United States Patent and Trademark Office  
 Address: COMMISSIONER FOR PATENTS  
 P.O. Box 1450  
 Alexandria, Virginia 22313-1450  
 www.uspto.gov

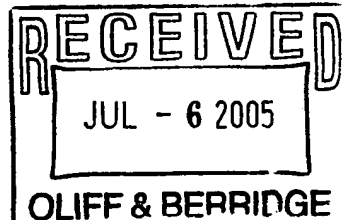
U.S. APPLICATION NUMBER NO. 10/524,110	FIRST NAMED APPLICANT Harlan A Hurwitz	ATTY. DOCKET NO. 115572.01
---	---	-------------------------------

INTERNATIONAL APPLICATION NO.
-------------------------------

PCT/US03/27724

LA. FILING DATE 09/05/2003	PRIORITY DATE 09/06/2002
-------------------------------	-----------------------------

25944  
 OLIFF & BERRIDGE, PLC  
 P.O. BOX 19928  
 ALEXANDRIA, VA 22320



CONFIRMATION NO. 4394

371 FORMALITIES LETTER



\*OC000000016445381\*

Date Mailed: 07/05/2005

### NOTIFICATION OF MISSING REQUIREMENTS UNDER 35 U.S.C. 371 IN THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US)

The following items have been submitted by the applicant or the IB to the United States Patent and Trademark Office as a Designated / Elected Office (37 CFR 1.495).

- Indication of Small Entity Status
- Copy of the International Application filed on 02/10/2005
- Copy of the International Search Report filed on 02/10/2005
- Copy of IPE Report filed on 02/10/2005
- Preliminary Amendments filed on 02/10/2005
- Information Disclosure Statements filed on 02/10/2005
- Small Entity Statement filed on 02/10/2005
- Request for Immediate Examination filed on 02/10/2005
- U.S. Basic National Fees filed on 02/10/2005
- Priority Documents filed on 02/10/2005

DUE DATE

SEP 05 2005

The following items **MUST** be furnished within the period set forth below in order to complete the requirements for acceptance under 35 U.S.C. 371:

- Oath or declaration of the inventors, in compliance with 37 CFR 1.497(a) and (b), identifying the application by the International application number and international filing date.
- \$65 Surcharge for providing the oath or declaration later than 30 months from the priority date (37 CFR 1.492(e)) is required.

#### SUMMARY OF FEES DUE:

Total additional fees required for this application is \$65 for a Small Entity: By JMM on 7/6 2005

- \$65 Late oath or declaration Surcharge.

**DOCKETED**  
 By KTG and JMM on 7/6 2005  
 Oliff & Berridge

BEST AVAILABLE COPY

ALL OF THE ITEMS SET FORTH ABOVE MUST BE SUBMITTED WITHIN TWO (2) MONTHS FROM THE DATE OF THIS NOTICE OR BY 32 MONTHS FROM THE PRIORITY DATE FOR THE APPLICATION, WHICHEVER IS LATER. FAILURE TO PROPERLY RESPOND WILL RESULT IN ABANDONMENT.

The time period set above may be extended by filing a petition and fee for extension of time under the provisions of 37 CFR 1.136(a).

Applicant is reminded that any communications to the United States Patent and Trademark Office must be mailed to the address given in the heading and include the U.S. application no. shown above (37 CFR 1.5)

*A copy of this notice **MUST** be returned with the response.*

LAMONT M HUNTER

Telephone: (703) 308-9140 EXT 201

PART 1 - ATTORNEY/APPLICANT COPY

U.S. APPLICATION NUMBER NO.	INTERNATIONAL APPLICATION NO.	ATTY. DOCKET NO.
10/524,110	PCT/US03/27724	115572.01

FORM PCT/DO/EO/905 (371 Formalities Notice)

BEST AVAILABLE COPY